

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:	§	Case No. 15-33309
Teralyn R. Hall	§	Chapter 7
	§	
Debtor(s)	§	
	§	

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**NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATIONS FOR COMPENSATION AND  
DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that Joji Takada, Trustee of the above captioned estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

Clerk of the Court  
219 South Dearborn  
Chicago, Illinois

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee.

A hearing on the fee applications and any objection to the Final Report will be held as follows:

Date: 1/13/2017  
Time: 9:00 A.M.  
Location: Joliet City Hall  
Second Floor  
150 West Jefferson Street  
Joliet, Illinois

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 11/7/16

By: /s/ Joji Takada  
Trustee

Joji Takada  
6336 North Cicero Avenue, Suite 201  
Chicago, Illinois 60646  
Tel: 773-790-4888

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re: §  
§  
Teralyn R. Hall § Case No. 15-33309  
§  
Debtor §

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**SUMMARY OF TRUSTEE'S FINAL REPORT  
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of \$ 5,797.00  
and approved disbursements of \$ 30.00  
leaving a balance on hand of<sup>1</sup> \$ 5,767.00

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payment to Date	Proposed Payment
Trustee Fees: Joji Takada	\$ 1,329.70	\$ 0.00	\$ 1,329.70
Trustee Expenses: Joji Takada	\$ 7.38	\$ 0.00	\$ 7.38

Total to be paid for chapter 7 administrative expenses \$ 1,337.08  
Remaining Balance \$ 4,429.92

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

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<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 12,726.64 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 34.8 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
1	Capital One Bank (USA), N. A.	\$ 663.80	\$ 0.00	\$ 231.06
2	Capital One Bank (USA), N. A.	\$ 4,607.57	\$ 0.00	\$ 1,603.81
3	Capital One, N.A.	\$ 3,510.00	\$ 0.00	\$ 1,221.77
4	Portfolio Recovery Associates, Llc	\$ 3,945.27	\$ 0.00	\$ 1,373.28

Total to be paid to timely general unsecured creditors \$ 4,429.92

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE

Prepared By: Joji Takada

Trustee

*Joji Takada, Chapter 7 Trustee  
6336 North Cicero Avenue, Suite 201  
Chicago, Illinois 60646*

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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**CERTIFICATE OF SERVICE**

To: See attached Service List

I, the undersigned attorney, certify that I served a copy of **NOTICE OF TRUSTEE'S FINAL REPORT AND APPLICATIONS FOR COMPENSATION AND DEADLINE TO OBJECT (NFR)** upon the person(s) listed above by mailing the same by First Class U.S. Mail at Chicago, Illinois on the date set forth below, unless a copy was served electronically which occurs automatically upon the filing of the aforesaid documents with the Clerk of the Bankruptcy Court through the CM/ECF system.

Dated: 11/7/16

/s/ Joji Takada  
Bankruptcy Trustee

Prepared by:

Joji Takada  
TAKADA LAW OFFICE, LLC  
6336 North Cicero Avenue, Suite 201  
Chicago, Illinois 60646  
Tel: 773-790-4888

**SERVICE LIST**

Capital One Bank (USA), N.A.  
PO Box 71083  
Charlotte, NC 28272-1083

Capital One, N.A.  
c o Becket and Lee LLP  
PO Box 3001  
Malvern, PA 19355-0701

Portfolio Recovery Associates,  
LLC  
Successor to SYNCHRONY  
BANK (JC PENNEY)  
POB 41067  
MILWAUKEE, WI 53201

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